

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Armen ALVAREZ

Debtor(s)

Case No. 16 B 25437

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2016.
- 2) The plan was confirmed on 12/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/07/2017.
- 5) The case was Dismissed on 10/26/2017.
- 6) Number of months from filing to last payment: 14.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$16,515.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$16,515.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,345.31
Court Costs	\$0.00
Trustee Expenses & Compensation	\$732.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,078.18

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate	Unsecured	150.00	NA	NA	0.00	0.00
Advocate	Unsecured	50.00	NA	NA	0.00	0.00
Advocate Health Care	Unsecured	500.00	NA	NA	0.00	0.00
Advocate Medical Group	Unsecured	15.00	NA	NA	0.00	0.00
American InfoSource LP as agent for Dire	Unsecured	800.00	598.88	598.88	0.00	0.00
AmSher Collection Srv	Unsecured	613.00	NA	NA	0.00	0.00
Brookwood Loans of Illinois LLC	Unsecured	1,876.00	1,834.26	1,834.26	0.00	0.00
Capital One Bank	Unsecured	2,056.00	2,126.83	2,126.83	0.00	0.00
Cavalry SPV I LLC	Unsecured	2,566.00	2,566.27	2,566.27	0.00	0.00
Cavalry SPV I LLC	Unsecured	2,556.00	2,556.89	2,556.89	0.00	0.00
City of Chicago Corporate Counselor	Unsecured	75.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	11,159.00	15,611.36	15,611.36	0.00	0.00
City of Chicago Department of Water	Unsecured	NA	31.13	31.13	0.00	0.00
City of Chicago Department of Water	Secured	644.00	675.13	644.00	644.00	0.00
Commonwealth Edison Company	Unsecured	324.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	113,104.00	122,063.28	122,063.28	0.00	0.00
First Data	Unsecured	1,287.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	674.00	NA	NA	0.00	0.00
First Premier Bank	Unsecured	529.00	NA	NA	0.00	0.00
Ford Motor Credit Corporation	Secured	46,124.00	46,300.22	46,124.00	8,037.17	1,811.01
Ford Motor Credit Corporation	Unsecured	NA	176.22	176.22	0.00	0.00
Harris & Harris	Unsecured	357.10	NA	NA	0.00	0.00
IC Systems, Inc	Unsecured	406.00	NA	NA	0.00	0.00
Illinois Department of Revenue	Priority	1,274.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	358.00	NA	NA	0.00	0.00
Illinois Tollway	Unsecured	108.00	NA	NA	0.00	0.00
JP Morgan Chase Bank NA	Unsecured	29,519.00	16,214.62	16,214.62	968.82	0.00
Merrick Bank	Unsecured	939.00	868.77	868.77	0.00	0.00
Municipal Collection Services, Inc.	Unsecured	200.00	NA	NA	0.00	0.00
Payday Loan Store	Unsecured	1,000.00	1,310.00	1,310.00	0.00	0.00
Peoples Energy Corp	Unsecured	291.00	385.71	385.71	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Peoples Gas	Unsecured	229.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,506.00	1,634.05	1,634.05	0.00	0.00
Springleaf Financial Services	Secured	9,720.00	6,066.64	6,066.64	1,842.89	132.93
Sprint	Unsecured	3,000.00	3,988.65	3,988.65	0.00	0.00
US Bank Home Mortgage	Unsecured	0.00	2,763.53	2,763.53	0.00	0.00
US Bank Home Mortgage	Secured	142,930.00	144,455.34	144,455.34	0.00	0.00
Village of North Riverside	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$144,455.34	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$46,124.00	\$8,037.17	\$1,811.01
All Other Secured	\$6,710.64	\$2,486.89	\$132.93
TOTAL SECURED:	\$197,289.98	\$10,524.06	\$1,943.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$174,730.45	\$968.82	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,078.18</u>	
Disbursements to Creditors	<u>\$13,436.82</u>	
TOTAL DISBURSEMENTS :		<u>\$16,515.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/12/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.